

NEW(S)

HORIZON

Dominos

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A NEWSLETTER FROM THE WALPOLE COUNCIL ON AGING

WALPOLE CENTER—135 SCHOOL STREET; WALPOLE, MA 02081

Telephone 508-668-3330 Fax 508-660-7363 website: www.walpole-ma.gov The Council on Aging is the department of town government dedicated to assessing the needs of and providing services to Walpole residents age 60 and older. The goal of the Walpole Council on Aging is to serve as advocates for and to embrace the lives of Walpole Elders.

YOU ARE CORDIALLY INVITED TO ALL MEETINGS OF THE WALPOLE COUNCIL ON AGING. OUR NEXT MEETING IS THURSDAY, SEPTEMBER 24th AT 1:30 PM AT THE NEWELL SENIOR CENTER ATTACHED TO WALPOLE TOWN HALL.

The Walpole C.O.A. is proud to sponsor many events and programs. Examples of these are as follows:

Nutrition Programs VNA Clinics

TRIAD Yoga

HESSCO Lunches **Outreach Services Bridge Great Trips**

Podiatrist Cribbage

Financial Programs Educational Groups Chair Exercise Programs

Knitting Group Writing Group Zumba Gold Bingo Veterans Group Mah Jongg

Transportation for shopping, errands and medical appointments

Day of Beauty (September-June)

LOOK INSIDE THE NEWSLETTER FOR TIMES & DATES OF THESE PROGRAMS!

For the most up-to-date information, please go on our website at www.walpole-ma.gov (Once on main page, click on contacts and find the COA)

WALPOLE SENIOR CENTER HOURS:

MONDAY, WEDNESDAY, THURSDAY, FRIDAY 8:30 -5:00PM TUESDAY 8:30 - 8:00PM

The Walpole Council On Aging has two new employees! Please feel free to stop by and say 'hello' to them!

Welcome to our new Outreach Worker: Laurel St. Pierre

It is with great joy and enthusiasm that I am joining the town of Walpole Council on Aging as your Outreach Worker.

After 40 years of nursing at Brockton Hospital, I look forward to continuing my care-giving role. Having returned to Massachusetts from Florida with my yellow Lab, Ashley, I am hoping we can work together on new events and programs.

Please stop by my office, introduce yourself and let me know some of your ideas and thoughts.

Laurel St. Pierre

The Town of Walpole has a Public Health Nurse!

Please join the Town of Walpole in welcoming **Jerri Nordstrom** as our Public Health Nurse. This is a contracted position from the Walpole VNA. Jerri also provides care to our community members through her role as a nurse with Norwood Hospital.

Ms. Nordstrom earned her Bachelor of Science degree through Curry College. Her hours in Walpole will be Mondays and Thursdays from 9:00 AM to 2:30 PM and Tuesdays from 1:30 PM to 8:00 PM.

You can reach her by telephone at 508-660-7300 x133 and by email at inordstrom@walpole-ma.gov.

We are excited that Jerri will be helping us with our Medical Reserve Corp (emergency readiness), programs for our seniors, public health education and some of our inspections!

Feel free to stop by and say 'hello!!'

SEPTEMBER 2015

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	1 Stop & Shop (AM Trips) Walking Club—Bird Park 8:30 AM Whist 12:00 PM A Musical Interlude 4:00 PM Concert on the Common (TBD) Story Tellers with A. O'Hare 7:00 PM	Exercise Class 10:00 AM Restaurant of Month 11:00 AM Pokeno Club 1:00 PM	Walk-in-Breakfast 8-10 AM NO Yoga Chickie Flynn 11:30 AM Wheel of Fortune 1:00 PM Cribbage 1:00 PM Bridge 1:15 PM Hoops & Needles 6:30 -9:00 PM	Zumba 9:00 AM WII Bowling 10:00 AM Seekers Writing Club 10:00AM Library Bingo 12:30 PM
CENTER CLOSED HAPPY LABOR DAY	8 Stop & Shop (AM Trips) Walking Club—Bird Park 8:30 AM Whist 12:00 PM A Musical Interlude 4:00 PM	9 Exercise Class 10:00 AM Cracker Barrel 10:00 AM Knitting Group 10:00 AM Pokeno Club 1:00 PM Senior Moments Sing Group 2:30 PM	10 NO Yoga Walking Club—Bird Park Walking Tour of R.I. Cribbage 1:00 PM Bridge 1:15 PM Hoops & Needles 6:30-9:00 PM	11 Zumba 9:00 AM WII Bowling 10:00 AM Bingo 12:30 PM
First Day of Rosh Hashanah Errand Day & Walpole Mall Exercise Class 10:00 AM Nurses Corner 10:45 AM Dominos 1:00 PM Mah Jongg 1:30 PM	15 Stop & Shop (AM Trips) Walking Club—Bird Park 8:30 AM Whist 12:00 PM Yoga 2:30 PM A Musical Interlude 4:00 PM Aging Well Speaker Series Identify Theft 6:00 PM	16 NO Exercise Class S.A.F.E Fire - Expo 10:00 AM Pokeno Club 1:00 PM Senior Moments Sing Group 2:30 PM	17 Walking Club—Bird Park Walk-in-Breakfast 8-10 AM Yoga 10:30-11:30 AM Cribbage 1:00 PM Bridge 1:15 PM Movie of the Month 1:00 PM Hoops & Needles 6:30-9:00 PM	Zumba 9:00 AM Plainville Casino 9:30 AM WII Bowling 10:00 AM Seekers Writing Club 10:00AM Library Bingo 12:30 PM
Exercise Class 10:00 AM Wal-Mart Trip 10:30 AM Dominos 1:00 PM Mah Jongg 1:30 PM Musical Performance 1:30 PM Singer & Piano Player	Stop & Shop (AM Trips) Walking Club—Bird Park 8:30 AM Whist 12:00 PM Yoga 2:30 PM A Musical Interlude 4:00 PM	23 Yom Kippur Exercise Class 10:00 AM Knitting Group 10:00 AM Pokeno Club 1:00 PM Beach Boys Tribute TBD Senior Moments Sing Group 2:30 PM	Walking Club—Bird Park Market Basket 9:30 AM Yoga 10:30 AM—11:30 AM Cribbage 1:00 PM Bridge 1:15 PM COA Board Meeting 1:30 PM Hoops & Needles 6:30-9:00 PM	Zumba 9:00 AM WII Bowling 10:00 AM Bingo 12:30 PM
28 First day of Sukkot Exercise Class 10:00 AM Nurses Corner 10:45 AM Castle Island 11:00 Dominos 1:00 PM Mah Jongg 1:30 PM	Stop & Shop (AM Trips) Walking Club—Bird Park 8:30 AM Whist 12:00 PM Yoga 2:30 PM A Musical Interlude 4:00 PM	30 Exercise Class 10:00 AM Creative Corner at Center 1:00 Senior Moments Sing Group 2:30 PM Peggy Lee Tribute Band (TBD)		

LET US PLACE YOUR AD HERE.

SEPTEMBER TRIPS & EVENTS

Please **sign up for <u>ALL</u> trips and events** you would like to attend. Sign up starts **TUESDAY**, **SEPTEMBER 1st**.

You must speak with someone at the Center to confirm sign up.

SEPTEMBER 1 TUESDAY	Story Time with Alan O'Hare	Join a Storytelling Group led by <i>Alan</i> O'Hare	Meets at the Center 7:00 PM
SEPTEMBER 2	Restaurant of Month	Spumoni's Lunch Buffet	All you can eat for \$9.00
WEDNESDAY		In R.I.	Van will leave Center at 11:00 AM
SEPTEMBER 3 THURSDAY	Walk-in-Breakfast	Come join us for a great home cooked breakfast and wonderful company	8:00 AM—10:00 AM \$3.00 per person
SEPTEMBER 3 THURSDAY	Chickie Flynn Restaurant	Sign up limited to 24 people	Van will leave Center at 11:30 AM
SEPTEMBER 3	Wheel of Fortune with	Game starts at 1:00 PM The more the merrier!!	Free of Charge
THURSDAY	Home Instead Care		Please sign up at Center
SEPTEMBER 9	A visit to Cracker Barrel	Van will leave Center at 10:00 AM	Pay for meal at Restaurant
WEDNESDAY	Restaurant		Must sign up at Center
SEPTEMBER 10 THURSDAY	A private WALKING tour of Providence RI	Join us to learn more about this wonderful city	\$12.00 per person Must sign up at Center
SEPTEMBER14	Errand Day and	We will take you anywhere in Walpole; just call and let us know.	Van will leave Center at 9:30 AM
MONDAY	Walpole Mall		Must sign up at Center
SEPTEMBER 14	Nurse's Corner with	FREE Q & A sessions with our	1st & 3rd Monday at Center
MONDAY	Jerri Nordstrom, RN	Public Health Nurse	10:45 AM - 11:45 AM
SEPTEMBER 15	Aging Well Speaker Series:	Listen to this panel of experts on the best way to protect yourself	Free at Center: Please sign up
TUESDAY	Protection against Identity Theft		6:00 PM –7:30 PM
SEPTEMBER 16	S.A.F.E Fire and COA	Free to all who would like to join and learn at Fire Station	10:00 AM - Noon
WEDNESDAY	Expo		Please sign up
SEPTEMBER 17 THURSDAY	Walk-in-Breakfast	Come join us for a great home cooked breakfast and wonderful company	8:00 AM—10:00 AM \$3.00 per person
SEPTEMBER 18	Plainville Casino Trip	Join us for our first visit to the	Van will leave at 9:30 AM
FRIDAY		New Casino	Must sign up at Center
SEPTEMBER 21 MONDAY	Walpole Walmart	Will be dropped off at the Walmart to shop for a few hours	Van leaves at 10:30 AM Please sign up at Center
SEPTEMBER 21	Performance by	Join Kris singing and playing the piano for our enjoyment	1:30 PM - Free at Center
MONDAY	Kris Pappas		Please sign up at Center
SEPTEMBER 24	Council on Aging Board	Come listen to all the events and plans happening at the Council	Meeting starts at 1:30 PM
THURSDAY	Meeting		At Center
SEPTEMBER 24 THURSDAY	Market Basket Grocery Store	We will use the 19 passenger van	Van will leave center at 9:30 AM Please sign up at Center
SEPTEMBER 28 MONDAY	Castle Island	Weather dependent	Van will leave Center 11:00 AM Must sign up at Center
SEPTEMBER 28	Nurse's Corner with	FREE Q & A sessions with our	1st & 3rd Monday at Center
MONDAY	Jerri Nordstrom, RN	Public Health Nurse	10:45 AM - 11:45 AM
SEPTEMBER 30 WEDNESDAY	Creative Corner with Ora	This month we will learn how to do a fabric scrap wreath with Louise S	Limited to 10 seniors Sign up at Center

Shining a Little Light on Medicare

Frequently Asked Questions

So...What was the question? My question is: what does the monthly Medicare Part A premium cost?

You usually don't pay a monthly premium; Medicare Part A is premium free if you worked 40 quarters under social security.

Well, what if I never worked under Social Security?

If you aren't eligible for premium free Part A, you may be still eligible for Part A if you're 65 or older and you have (or are enrolling in) Part B and meet the citizenship and residency requirements. Or, if you're under 65, disabled and your premium-free Part A coverage ended because you returned to work. (If you're under age 65 and disabled, you can continue to get premium- free Part A for up to 8 ½ years after you return to work).

(In 2015, people who had to buy Part A paid up to \$426 each month. If you have a question on eligibility, you need to contact Medicare at 1-800-633-4227).

Next Question please: What does Part A cover and are there any deductibles or co-pay cost?

In 2015 Part A included:

Inpatient Hospital Care: There is a \$1,260 deductible per benefit period. Benefit periods are renewable; you must be out of a hospital/facility for 60 days.

Skilled Nursing Facility (SNF): Medicare pays in full for days 1-20, (must enter SNF within 30 days of a 3-day hospital stay, and the stay cannot be for observation). Beneficiary pays \$157.50 per day - co-pay for days 21-100. The SNF period is also renewable; you must be out of SNF for 60 days.

Home Health Care must be ordered by a physician. Patient homebound requires intermittent part- time skilled care. Hospice Care must have life expectancy of six months or less.

Next, my question is two-part and concerns Medicare Part B. First, what's the premium cost? For 2015, most people will pay the standard premium which is \$104.90 monthly. (Ask your Councilor what the premium is for higher income beneficiaries).

The second part of my question is what does Medicare Part B cover and what are the out of pocket cost? Medicare Part B helps cover: doctor, lab and x-ray services, ambulance, durable medical equipment, Home Health Care, blood replacement, and some medications are also covered under Part B. The annual deductible is \$147.00 and then Medicare pays 80% and you pay 20% for most Part B services.

What services are not covered by Medicare? Routine Care, (Welcome to Medicare and Annual Wellness visits are covered). Also not covered are eye exams, glasses, foot care, hearing exams and hearing aids as well as Dental care or dentures. If you're going outside the USA, you're not covered.

Okay, one last question. You in the back of the room who's been napping since the meeting started. Yes. My question is, I forgot to sign up for Part B when my employer health insurance coverage ended in 2012 when I retired. Can I pick it up now?

The answer is: You must enroll in Part B within 8 months at the end of active employment to avoid penalty. In your case, you won't be able to enroll until the next General Enrollment period which is between January 1 and March 31 of each year. So it's September now.

You can enroll anytime between January 1 and March 31; however, here's the kicker; your coverage won't begin until July 1 of that year. To add insult to injury, you will incur a penalty of 10% of the current Part B premium for every 12 month period you delayed enrollment.

It's important to remember COBRA (Consolidated Omnibus Budget Reconciliation Act) does not protect you from a penalty. So it's important to remember <u>"You snooze, you lose."</u>

Totally confused!? We haven't even touched on Medicare Supplements and Prescription plans yet. Relax. That's why the Council on Aging has a Counselor available to help you with these and any questions you may have to empower you to make informed decisions on your health-care insurance.

Next Month----Getting Prepared for Open Enrollment

Social Security- Eighty years old

A wise American president in 1935 secured for posterity three major pieces of legislation. First, was a dependable retirement income program; second, a law protecting the rights of workers to organize and bargain collectively and third, an affordable and reliable utility system.

Eighty years later, the legacy of Franklin D. Roosevelt is under attack by the same forces of corporate greed that Roosevelt harnessed with the Wagner Act and the Public Utilities Holding Act. These same folks have set their sights on the jewel of FDR's New Deal-Social Security.

Social Security is a comprehensive social insurance program that protects workers and their families against the loss of earnings that occurs when a worker retires, dies or becomes disabled.

We have to remember that before Social Security, people usually worked as long as they could because pensions and savings were inadequate. Those too old to work, disabled workers and the children and spouses of workers who died or became disabled had few protections beyond their family resources, their congregation, the orphanage or the poor house.

The rampant unemployment and low incomes of the Great Depression and the concerted efforts of American's trade union movement helped propel the creation of the Social Security insurance system that has been paying benefits without fail since 1937.

On this Labor Day, we should demand of our politicians that when work yields to retirement, those who built the country and its economy should not be forced to lead desperate lives depending on others; but instead have the comfort of guaranteed Social Security benefits.

Happy Labor Day.

CAROL'S CORNER

MIGRATION AND NAVIGATION ABILITIES OF SEA TURTLES

The ability of a sea turtle to migrate hundreds & occasionally thousands of miles from its feeding ground to its nesting beach is one of the most remarkable acts in the animal kingdom; that adult females return faithfully to nest on the very beach where they were born makes the feat even more amazing.

During its 1st critical 48 hours, a hatchling must travel from the beach to a place in the ocean where it is relatively safe from predators and where it can find food. Many hatchlings in the Atlantic and Caribbean make their way into the Gulf Stream currents; there the young turtles find an ample food supply and few predators. After several years of floating around the Atlantic, these young turtles are big enough to venture back into near shore waters.

In the open ocean, sea turtles encounter strong currents. They have only modest vision, they can only raise their heads several inches out of the water, and there are often no visible landmarks. Even with these limitations, sea turtles regularly navigate long distances to find the same tiny stretch of nesting beach. One theory on how sea turtles navigate suggests that they can detect both the angle and intensity of the earth's magnetic field. Using these 2 characteristics, a sea turtle may be able to determine its latitude and longitude, enabling it to navigate virtually anywhere.

Several method are used by researchers to determine where sea turtles move. One of the simplest methods involves placing a small, harmless metal tag on one of the turtle's head, where the transmitter's small flexible antenna can break the surface to transmit when the turtle comes up to breath. A passing Argos satellite receives the info and transmits it back to researchers on earth. After 8-10 months, the transmitter quits working and eventually falls safely off the turtle.

A leatherback turtle was reported in 2008 to have undertaken the longest known vertebrate migration, over 12,000 miles.

A satellite tracked it for 674 days from nesting area in Indonesia to feeding grounds in Oregon.

Well over 90% of a sea turtle's life is spent in the water.

A LAUGH A DAY

A woman goes to the doctor.

She says, "My husband has a terrible temper and it scares me and I don't know what to do."

Dr. says, "I have the cure for that. Take a glass of water and don't swallow. Keep swishing it around until either he calms down or leaves the room."

A few weeks later she returns.

She says, "How does a glass of water do that?"

Dr. replies, "A glass of water does nothing. It's keeping your mouth shut that works!"

Compliments of Hannah Rosoff

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508-668-0018

(FAX) 508-668-5590

NEW(S)HORIZONS

Walpole Council on Aging Town Hall 135 School Street Walpole, MA 02081

Telephone: (508) 668-3330 Fax: (508) 660-7363

Courtney Riley, Director COA Laurel St. Pierre, Outreach Jane Wulk, Van Driver Carol Fellini, Van Driver Jim Hinds, Van Driver

> Dolores Efthim Chairman COA Board

> > Meal site (508) 668-3423

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Friends of the Walpole Elders, Inc. P.O. Box 186 East Walpole, MA 02032 Non-Profit US Postage

PAID

Framingham, MA Permit #179

WALPOLE VNA

The Walpole Area VNA nursing staff conducts clinics for blood pressure checks, other screenings and provides health info at the following times and places:

1st and 3rd Monday Walpole Senior Center, Town Hall 11:00 AM

As well as:

3rd Wednesday of the month -Norfolk Senior Center 12:30 PM

3rd Wednesday of the month – Norwood Senior Center 12:30 PM

4th Friday of the month - Caryl Center 1:00 PM

Save the Dates:

Shingles/Pneumonia Shot Clinic

Thursday, September 10th 10:00 AM—12:00 PM Room 116 (Town Hall)

Flu Shot Clinic

There will be Flu clinic offered in Town Hall. Please refer to October's Newsletter for the date.

For more information or questions, please contact the Walpole Health Department. (508) 660-7321